The Impact of Consumer Attitudes, Subjective Norms, Brand Trust, Repurchase Intention and Repurchase Behaviors of Gen X and Gen Y Consumers: A Study of Life Insurance in Thailand

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Abstract

This study examines the effects of consumer attitudes, subjective norms, and brand trust on repurchase intention and behaviors in Thailand's life insurance market. By utilizing the Theory of Reasoned Action (TRA) and employing Structural Equation Modeling (SEM), the research reveals significant relationships among these variables. Key findings highlight that positive consumer attitudes and subjective norms enhance brand trust, which subsequently drives repurchase intention and behaviors. The study emphasizes the pivotal role of brand trust in fostering consumer loyalty and promoting sustainable market growth. The results provide actionable insights for insurers to develop strategies that align with consumer expectations, reinforce trust, and adapt to evolving market dynamics.

Keywords: Theory of Reasoned Action, Repurchase Intention, Repurchase Behaviors, Brand Trust, Life Insurance Market

Introduction

The life insurance industry is a crucial component of global financial markets, offering a safety net for individuals and families against unforeseen risks. Life insurance policies are not only tools for financial protection but also serve as investment and savings mechanisms tailored to meet diverse consumer needs (Kamkankaew et al., 2022). Over the years, the industry has demonstrated resilience in the face of economic and technological challenges, evolving to accommodate demographic shifts and regulatory changes (Tantayanont & Srising, 2022). However, the COVID-19 pandemic has introduced unprecedented challenges and opportunities for insurers globally, including in Thailand, where consumer behaviors and market dynamics have been profoundly impacted (Wongsuwatt et al., 2020).

Thailand's life insurance market, as part of its broader financial ecosystem, has been shaped by unique economic and demographic factors. The sector has witnessed a growing awareness of financial planning, which has driven consistent demand for insurance products (Baudouin, Wongsawat & Sudnongbua, 2020). Nonetheless, economic fluctuations and global uncertainties, such as trade tensions and health crises, have exerted significant pressures on the market (Khaing, 2023). At the same time, demographic changes, particularly the aging population, have necessitated innovations in product design and pricing to cater to emerging consumer needs (Witvorapong & Komonpaisarn, 2020).

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Digital transformation is another critical factor reshaping the life insurance landscape in Thailand. Increasingly, consumers are demanding online and mobile platforms for purchasing and managing insurance products (Andoh & Yamoah, 2021). While traditional agency channels still dominate the market, the growing role of digital distribution channels signals a shift in consumer preferences (Thai Life Assurance Association, 2022). This transformation presents both opportunities and challenges for insurers, who must invest in technology to enhance their digital capabilities while addressing cybersecurity concerns (Rajnikanth & Doss, 2021).

Brand trust has emerged as a pivotal factor influencing consumer decisions in the Thai life insurance sector. Trust not only affects the initial purchase but also plays a critical role in repurchase intention and behaviors (Gowanyit et al., 2016). The relationship between trust and repurchase behaviors highlights the importance of personalized services, ethical practices, and consistent customer engagement by insurers (Potipiroon & Thawornprasert, 2023). These aspects are especially significant in the Thai cultural context, where long-term relationships and reliability are highly valued.

This research seeks to explore the interplay of consumer attitudes, subjective norms, and brand trust in shaping repurchase intention and behaviors in Thailand's life insurance market. By applying frameworks such as the Theory of Reasoned Action (TRA), the study aims to provide insights into the psychological and social factors influencing consumer decisions. The findings are expected to offer actionable recommendations for insurers to navigate the evolving market dynamics, enhance consumer engagement, and promote sustainable growth in Thailand's life insurance industry.

Research Objective

1. This study explores the impact of consumer attitudes, subjective norms, and brand trust on repurchase intentions and repurchase behaviors in Thailand's life insurance market.

2. To exam the role of brand trust and repurchase intention as the mediator on repurchase behaviors in the consumer life insurance business in Thailand

Literature Review

Theory of Reasoned Action

The Theory of Reasoned Action (TRA), proposed by Martin Fishbein and Icek Ajzen in 1975, provides a robust framework for understanding consumer behavior by linking attitudes, subjective norms, and behavioral intentions to actual actions (Ajzen, 1987; Hale, Householder & Greene, 2002). Rooted in social psychology, the Theory of Reasoned Action (TRA) emphasizes that individuals form intentions to perform specific behaviors based on their attitudes toward the behavior and the perceived social pressures or subjective norms. These intentions are believed to directly influence actual behavior, making the Theory of Reasoned Action (TRA) highly applicable in contexts such as marketing and consumer decision-making (Fishbein & Ajzen, 1975; Zafar et al., 2022). The model underscores the importance of rationality in human behavior, positing that individuals carefully consider the consequences of their actions before forming behavioral intentions.

One key aspect of the Theory of Reasoned Action (TRA) is its focus on attitudes and subjective norms. Attitudes refer to an individual's evaluation of the positive or negative outcomes associated with a particular behavior, which is influenced by their beliefs and the value they assign to the expected results (Ajzen, 2020). Subjective norms, on the other hand, reflect the perceived social pressures from important others, such as family or peers, to engage in or refrain from a behavior (Ajzen, 2015; Liu et al., 2023). Together, these components provide insights into how internal motivations and external social influences drive consumer decisions. For instance, in the context of life insurance in Thailand, the TRA can explain how consumers' attitudes toward financial protection and societal expectations shape their intention to purchase insurance policies.

Despite its wide applicability, the Theory of Reasoned Action (TRA) is not without limitations. The theory assumes that individuals always act rationally and have full control over their intentions, which may not hold true in situations influenced by emotions, habits, or unforeseen circumstances (Taherdoost, 2018). Nevertheless, the Theory of Reasoned Action (TRA) remains a foundational concept in understanding consumer behavior, offering valuable guidance for researchers and marketers in designing strategies that effectively influence attitudes and leverage social norms.

Consumer Attitudes

Consumer attitudes play a vital role in shaping purchasing decisions, reflecting individuals' cognitive, emotional, and behavioral responses toward specific products or services. As outlined in the literature, attitudes are influenced by personal experiences, cultural norms, and external stimuli, which together guide consumer decision-making (Ajzen, 2020). Ajzen's Theory of Reasoned Action (TRA) provides a foundational framework for understanding attitudes, emphasizing the relationship between an individual's beliefs about a product and their overall evaluation of its outcomes. Positive attitudes are often formed when consumers perceive that a product aligns with their values and expectations, while negative attitudes emerge in cases of unmet expectations or lack of trust (Guerrero et al., 2000). These attitudes are particularly significant in the life insurance sector, where trust and perceived value influence purchase intentions (Ellul et al., 2022).

Emotional aspects also shape consumer attitudes significantly. According to Bagram and Khan (2012), emotions such as fear, security, and satisfaction directly impact how consumers perceive life insurance policies. For instance, individuals with heightened health consciousness may develop favorable attitudes toward insurance policies offering wellness benefits. On the other hand, a lack of understanding or mistrust towards insurance providers can lead to unfavorable attitudes, creating barriers to purchase (Barbaccio, 2019). Consequently, marketers must address both cognitive and emotional dimensions of consumer attitudes by providing clear information, fostering trust, and aligning products with consumer needs and values. By integrating these elements, businesses can effectively influence consumer attitudes, encouraging favorable responses and increasing engagement with their offerings.

Subjective Norms

Subjective norms refer to the perceived social pressures that influence an individual's intention to perform or avoid a particular behavior. According to Fishbein and Ajzen (1975), subjective

norms reflect the influence of significant others—such as family, friends, and peers—on an individual's decision-making process. In the context of consumer behavior, these norms are shaped by the expectations and attitudes of people within an individual's social circle. For instance, in the life insurance sector, subjective norms may encourage individuals to purchase policies as a socially endorsed means of ensuring financial security for loved ones (Ajzen, 2015). Such influences highlight the importance of aligning marketing strategies with societal expectations to strengthen the consumer's intent to act in accordance with perceived social approval.

Subjective norms also encompass broader societal influences, including cultural traditions, media representations, and digital interactions. Social norms often interact with personal values and family beliefs, creating a multifaceted framework that shapes consumer behavior (Minton et al., 2018). These influences are especially significant in industries where social approval is tied to responsible decision-making, such as life insurance (Amron, Usman, & Mursid, 2018). Research indicates that individuals are more likely to comply with subjective norms when they seek to maintain favorable relationships within their social groups or avoid social disapproval (Liu et al., 2023). Understanding these dynamics allows marketers to leverage social validation and peer influence effectively, enhancing the acceptance of products or services within target markets.

Repurchase Intention

Repurchase intention, as a crucial construct in consumer behavior studies, reflects a consumer's likelihood of purchasing a product or service again based on past experiences, attitudes, and perceived satisfaction. This concept is deeply rooted in the Theory of Reasoned Action, which emphasizes the interplay between consumer attitudes, subjective norms, and intentions. Researchers such as Ajzen (2020) and Hong et al. (2019) argue that repurchase intention serves as a bridge between consumer attitudes and actual behavior, highlighting its predictive role in decision-making processes. In the context of life insurance, repurchase intention is shaped by factors such as perceived affordability, the alignment of products with consumer needs, and the perceived value of continued coverage. For marketers, understanding these dimensions is key to designing strategies that enhance customer loyalty and long-term engagement.

Repurchase intention also encapsulates various dimensions, including repurchase likelihood, perceived need, and purchasability. As noted by Meadows et al. (2000) and Kansal (2011), these dimensions provide insights into the cognitive and emotional factors driving consumer decisions. For instance, the perceived need for life insurance often arises from a gap between an individual's current and desired state, such as financial security for family members. Similarly, purchasability reflects the ease and affordability of acquiring a product, with high purchasability positively influencing repurchase intention (Horn & Salvendy, 2009). These insights are critical for life insurance providers aiming to retain customers and foster loyalty by addressing barriers and creating tailored solutions to meet diverse consumer expectations.

Repurchase Behaviors

Repurchase behaviors refer to the decision-making process and actions that consumers undertake when they choose to purchase a product or service repeatedly. This behavior is influenced by a combination of motivational, emotional, and rational factors that shape consumer preferences. For instance, positive experiences with a brand, such as high product quality and excellent

service, can create emotional connections that lead to customer loyalty (Morrison, 1979; Ajzen, 1987). Additionally, habitual behaviors and social influences, such as recommendations from peers or family, further reinforce the likelihood of repurchasing. Effective marketing strategies that emphasize the tangible benefits of a product while addressing customer satisfaction can strengthen repurchase behaviors and maintain long-term customer relationships (Bucklin, Gupta, & Siddarth, 1998; Peña-García et al., 2020a).

In the insurance sector, repurchase behaviors often encompass dimensions such as cross-buying, word-of-mouth (WOM), and resistance to competition. Cross-buying, defined as purchasing additional products or services from the same provider, signifies an extended consumer relationship and reflects trust in the insurer's offerings (Kumar, George, & Pancras, 2008). WOM, both offline and online, plays a crucial role by influencing potential and existing customers' perceptions through shared experiences and recommendations (Dahana et al., 2022). Resistance to competition is another significant dimension, where consumers remain loyal to a brand despite competitive offers, driven by emotional attachment and perceived value (Eggenschwiler, Linzmajer, & Rudolph, 2023). These factors underline the importance of understanding and leveraging repurchase behaviors to sustain competitive advantage and enhance customer retention in dynamic markets.

Brand Trust

Brand trust is a pivotal concept in understanding consumer behavior, particularly in the life insurance sector, as it serves as a cornerstone for fostering long-term customer relationships. Trust is cultivated through consistent, reliable interactions between the consumer and the brand, ensuring that promises are fulfilled and expectations are met (Ajzen, 2020). In the life insurance industry, brand trust influences critical consumer decisions, including policy purchase and renewal. Customers tend to exhibit higher loyalty toward brands they trust, as trust reduces the perceived risks associated with complex financial products like insurance (Huang, Dai & Xu, 2020). This relationship is underscored by various dimensions of brand trust, such as reliability, integrity, and emotional connection, which collectively impact consumer perceptions and behavior. Scholars emphasize that building and maintaining trust requires a transparent communication strategy, consistent service quality, and responsiveness to customer needs (Ghasemaghaei et al., 2016).

Moreover, the role of brand trust extends beyond individual consumer relationships, significantly impacting market performance. In a competitive landscape such as Thailand's life insurance market, brand trust differentiates firms and fosters a loyal customer base (Szakály et al., 2014). Trusted brands are perceived as more credible and competent, influencing consumers' intention to repurchase and recommend the brand to others. Research highlights that consumer prioritize trust when dealing with intangible and long-term products like life insurance, as it alleviates concerns about policy claims and future uncertainties (Ajzen, 2015). Therefore, fostering trust not only secures customer loyalty but also strengthens the brand's reputation and competitive edge in the market. By aligning marketing strategies with consumer values and addressing their concerns transparently, life insurance providers can leverage brand trust as a key driver for sustained success in the industry.

Hypothesis Development

The relationship of consumer attitudes and brand trust

The relationship between consumer attitudes and brand trust is central to understanding consumer behavior and brand loyalty. Research by Jung, Kim, and Kim (2014) found that positive consumer attitudes are shaped by the perceived social and informational benefits of brand communities, which significantly enhance brand trust when these communities are directly managed by the brand. Similarly, Kim, Kim, and Lee (2019) highlighted the importance of affective trust, showing that emotional connections created through advertising and word-of-mouth reinforce both brand trust and favorable consumer attitudes. Navaneethakrishnan and Sathish (2020) further demonstrated that brand trust acts as a foundation for brand love, strengthening consumer commitment and repurchase intention. Moreover, Moorthy et al. (2022) showed that emotional contagion through social commerce content not only influences consumer attitudes but also deepens brand trust, fostering greater brand engagement. These studies collectively reveal that consumer attitudes and brand trust are closely intertwined, driven by emotional, social, and informational factors, emphasizing the need for effective brand communication to build lasting trust and loyalty. Therefore, the researcher formulates the following hypothesis:

Hypothesis 1 (H1): Consumer attitudes have an effect on brand trust in the consumer life insurance business in Thailand.

The relationship of consumer attitudes and repurchase intention

The relationship between consumer attitudes and repurchase intention is a critical focus in consumer behavior research, as consumer attitudes often serve as a key determinant of repeat purchasing behavior. Consumer attitudes, defined as individuals' evaluations or predispositions toward products, services, or brands, significantly influence their repurchase decisions by shaping perceptions and trust. Abzari, Ghassemi, and Vosta (2014) and Lim et al. (2017) emphasized that positive attitudes formed through effective marketing strategies, such as social media and influencer marketing, mediate the impact of promotional efforts on repurchase intention. Similarly, Amitay and Wahyoedi (2020) highlighted that attitude toward celebrity endorsements enhance repurchase intention by building brand trust and awareness. Conversely, Kartawinata et al. (2020) and Matin et al. (2021) showed that in green marketing contexts, favorable attitudes toward environmentally friendly products mediate the link between sustainability practices and repeat purchases. Negative factors, such as distrust in online platforms (Rustagi & Prakash, 2022; Tran & Nguyen, 2022), can erode favorable attitudes and reduce repurchase likelihood. Thus, understanding the dynamic relationship between consumer attitudes and repurchase intention can help businesses design strategies that foster positive perceptions, enhance trust, and align with consumer values. Therefore, the researcher formulates the following hypothesis:

Hypothesis 2 (H2): Consumer attitudes have an effect on the repurchase intention in the consumer life insurance business in Thailand.

The relationship of subjective norms and brand trust

The relationship between subjective norms and brand trust is crucial in understanding consumer behavior, particularly in shaping perceptions and loyalty toward brands. Subjective norms, which reflect the influence of social pressures and expectations, significantly impact the level of trust consumers place in brands. For example, Kim, Kim, and Shin (2009) demonstrated that subjective norms strongly influence brand trust in service industries like airlines, where social recommendations and peer influences are critical. Similarly, Azizi (2014) found that subjective norms can moderate the relationship between perceived quality and brand trust, with cultural and societal expectations playing a pivotal role in strengthening or weakening trust. Further, Kaushik, Agrawal, and Rahman (2015) emphasized the combined effect of subjective norms and brand trust in driving consumer adoption of self-service technologies, while Kunkrom (2022) highlighted their influence on repurchase decisions in the organic product market. Together, these findings suggest that subjective norms provide a social framework for shaping brand trust, which serves as the foundation for consumer loyalty and long-term brand success. Therefore, the researcher formulates the following hypothesis:

Hypothesis 3 (H3): Subjective norms have an effect on brand trust in the consumer life insurance business in Thailand.

The relationship of subjective norms and repurchase intention

Subjective norms significantly influence repurchase intention by shaping an individual's perception of social pressure to engage in specific behaviors. According to the Theory of Reasoned Action (TRA), these norms reflect the expectations of significant others, such as family, friends, and peer groups, and guide behavioral intention (Ham, Jeger & Frajman Ivkovic, 2015). Research has shown that subjective norms can encourage repurchase intention by fostering conformity to societal or group expectations. For instance, family and cultural norms strongly impact the repurchase of organic products in Indonesia (Hasan & Suciarto, 2020), while descriptive norms, such as observing others' eco-friendly behaviors, influence the decision to repurchase green products (Ham, Jeger & Frajman Ivkovic, 2015). Additionally, digital platforms amplify the effects of subjective norms through online reviews, influencer endorsements, and social media discussions, which shape product desirability and acceptance (Nurhidayat, Suroso & Prabantarikso, 2023). These findings highlight the dynamic and contextual role of subjective norms in fostering repurchase intention across diverse product categories and communication channels. Therefore, the researcher formulates the following hypothesis:

Hypothesis 4 (H4): Subjective norms have an effect on the repurchase intention in the consumer life insurance business in Thailand.

The relationship of brand trust and repurchase intention

Brand trust is a crucial factor influencing repurchase intention, particularly in the life insurance sector in Thailand, where consumer decisions heavily rely on the perceived reliability and transparency of providers. Trust is built through clear communication, high-quality customer

service, and strong data protection, as these elements foster confidence in a brand's ability to meet consumer needs (Delgado-Ballester & Munuera-Alemán, 2001; Arifin & Rahmat Syah, 2023). On the contrary, the lack of transparency or inadequate customer service can lead to dissatisfaction and decreased repurchase intention, as trust mediates the relationship between satisfaction and loyalty (Dam, 2020). Furthermore, reputation and positive word-of-mouth significantly strengthen trust, encouraging consumers to repurchase (Arifin & Rahmat Syah, 2023; Tantayanont & Srising, 2022). Therefore, adopting strategies that prioritize transparency, customer engagement, and robust data security is essential for life insurance providers to build trust, enhance consumer loyalty, and drive long-term repurchasing behaviors. Therefore, the researcher formulates the following hypothesis:

Hypothesis 5 (H5): Brand trust have an effect on the repurchase intention in the consumer life insurance business in Thailand.

The relationship of brand trust and repurchase behaviors

The relationship between brand trust and repurchase behaviors has been well-documented, highlighting trust as a central factor influencing consumer loyalty. Luk and Yip (2008) identified reliability and intentions as core dimensions of brand trust, which directly affect consumers' willingness to repurchase trusted brands. Similarly, Alekam, Nik Mat, and Md Salleh (2017) demonstrated that brand trust mediates the effects of communication, price, and quality on repurchase behaviors, particularly in developing markets. In the retail sector, Budiardjo (2016) and Francesca et al. (2016) emphasized the role of packaging design in shaping brand trust, showing that visual and informational elements significantly influence consumers repurchase decisions. Additionally, Azhar et al. (2023) affirmed the strategic role of packaging in driving repurchases in niche markets like coffee. In the life insurance industry, where product intangibility and perceived risks are high, studies by Reshma and Shacheendran (2023) and Brahmana et al. (2018) highlighted trust as a key factor in alleviating consumer concerns and fostering repurchase intention. Overall, these findings underscore the vital role of brand trust in encouraging repurchase behaviors across various industries and market contexts. Therefore, the researcher formulates the following hypothesis:

Hypothesis 6 (H6): Brand trust has an effect on repurchase behaviors in the consumer life insurance business in Thailand.

The relationship of repurchase intention and repurchase behaviors

Building upon the reviewed literature, it is evident that both repurchase intention and repurchase behaviors are essential factors in a business's capacity to transform potential customers into brand trust, repeat buyers. Repurchase intention, which refers to a consumer's likelihood of making a repeat purchase, acts as a strong indicator of actual repurchase behaviors. Nonetheless, the relationship between these variables is not strictly linear, as numerous factors may moderate the translation of intention into actual action. Studies by Wee et al. (2014), Aungatichart, Fukushige, & Aryupong (2020), Pena-Garcia et al. (2020b), Wijekoon &Sabri (2021), Roseira et al. (2022), Wang & Li (2022), and Xu et al. (2022) highlight the impact of repurchase intention on repurchase behaviors. In light of this, the following propositions are proposed:

Hypothesis 7 (H7): Repurchase intention has an effect on repurchase behaviors in the consumer life insurance business in Thailand.

Additionally, the researcher aims to examine the mediating effect of brand trust and repurchase intention on repurchase behaviors in the context of the consumer life insurance industry in Thailand. In relation to the identified relationships, the study proposes the following hypothesis:

Hypothesis 8 (H8): The relationship between consumer attitudes to repurchase behaviors will mediate by brand trust in the consumer life insurance business in Thailand.

Hypothesis 9 (H9): The relationship between subjective norms to repurchase behaviors will mediate by brand trust in the consumer life insurance business in Thailand.

Hypothesis 10 (H10): The relationship between consumer attitudes to repurchase behaviors will mediate by repurchase intention in the consumer life insurance business in Thailand.

Hypothesis 11 (H11): The relationship between subjective norms to repurchase behaviors will mediate by repurchase intention in the consumer life insurance business in Thailand.

Hypothesis 12 (H12): The relationship between consumer attitudes to repurchase behaviors will mediate by brand trust and repurchase intention in the consumer life insurance business in Thailand.

Hypothesis 13 (H13): The relationship between subjective norms to repurchase behaviors will mediate by brand trust and repurchase intention in the consumer life insurance business in Thailand.
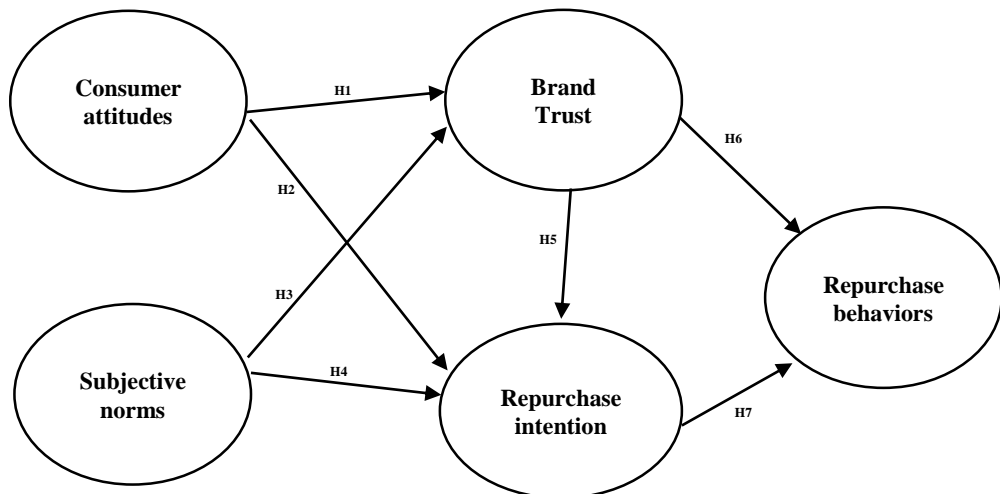

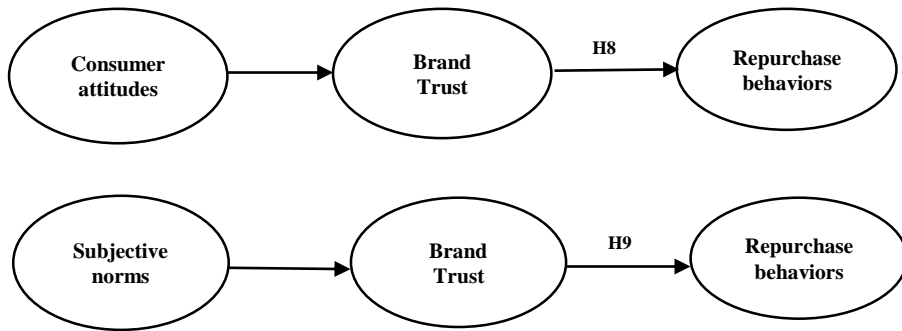Figure 1: Conceptual framework for hypothesis 1 to 7

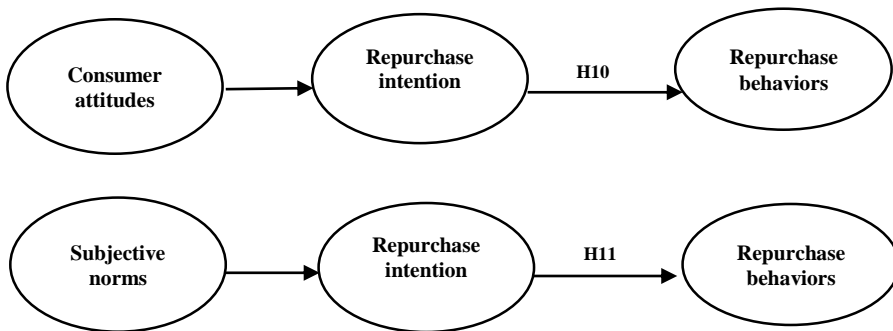Figure 2 Conceptual framework of mediator role of brand trust

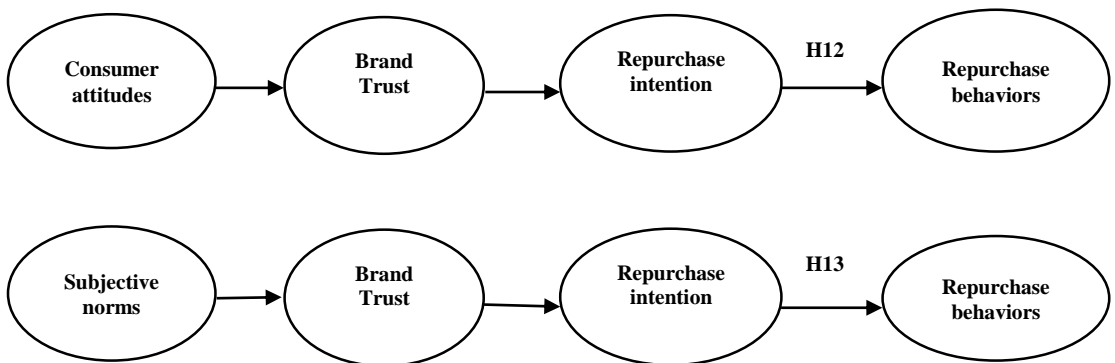Figure 3 Conceptual framework of mediator role of repurchase intention

Figure 4 Conceptual Framework of Mediator role of Brand Trust and Repurchase Intention

Research Methodology

Population and Sampling

The population for this study comprises Thai individuals aged 27-59 years who have experience purchasing life insurance products. This age range includes Gen Y consumers (27-44 years) and Gen X consumers (45-59 years), selected to capture diverse life stages and financial needs that may influence repurchasing decisions. Gen Y individuals are typically balancing career and familial responsibilities, while Gen X individuals often focus on financial planning and retirement preparations. These groups represent a comprehensive cross-section of potential life insurance consumers within Thailand. To ensure robust statistical analysis, a sample size suitable for confirmatory factor analysis (CFA) and structural equation modeling (SEM) was determined. Of the 893 responses collected, 742 were deemed usable after excluding incomplete or erroneous submissions, resulting in an effective response rate of 83.09%. This sample size exceeds the minimum guidelines for maximum likelihood estimation in CFA and SEM, as recommended by Hair et al. (2021), and aligns with established standards for reliability in large-scale quantitative research (Tabachnick & Fidell, 2007; Kline, 2023).

Research Instrument

The research instrument used in this study was a structured questionnaire developed based on theoretical concepts, prior research, and the operational definitions of key variables. The questionnaire consisted of seven sections designed to gather comprehensive data on the repurchase behaviors of life insurance products among Generation X and Generation Y consumers in Thailand. The questions were designed to capture respondents' perceptions, attitudes, and behaviors based on established theoretical frameworks (e.g., Likert, 2017; Gaskin & Happell, 2014).

Each section of the questionnaire employed a 6-point Likert scale, ranging from "Completely true" to "Completely untrue," to ensure precise measurement and avoid neutral or midpoint responses. This approach aligns with Chang's (1993) and Likert's (2017) recommendations for even-numbered scales, which enhance validity, reliability, and discriminative power by encouraging respondents to make definitive choices. The questionnaire was grounded in the work of various scholars, such as Kikuchi et al. (1999), Ajzen (2011), and Erdem & Swait (2004), ensuring that the instrument was theoretically robust and empirically sound.

A structured questionnaire was utilized as the primary instrument for quantitative data collection in this research. The questionnaire underwent multiple revisions based on feedback from the dissertation advisor to ensure clarity and alignment with the research objectives. To establish content validity, the revised questionnaire was evaluated by a panel of three experts in business administration using the Item-Objective Congruence (IOC) method, which yielded scores between 0.6 and 1.0, meeting the acceptable threshold of 0.5 (Turner & Carlson, 2003). The questionnaire was then pretested with 30 consumers from a group similar to the target population, ensuring its appropriateness and representativeness (Malhotra, Nunan & Birks, 2020). Reliability

was assessed through Cronbach's alpha, with coefficients ranging from 0.777 to 0.972, surpassing the minimum acceptable value of 0.60, thereby demonstrating a high level of internal consistency across all scales (Malhotra, Nunan & Birks, 2020). These results confirm the reliability and validity of the instrument for use in this study.

Data Collection

This study employed a quantitative research method to gather objective and numerical data through an online survey. The data collection process began by designing a structured questionnaire based on the reviewed literature to explore attitudes, motivations, conflicts, and repurchase intention related to life insurance products. The target group comprised Thai consumers aged 27 to 59 who had experience with purchasing life insurance. The survey was distributed online, leveraging digital tools to ensure timely and precise data collection from a broad audience. This approach, grounded in positivism, allowed the researcher to statistically describe phenomena and relationships within the proposed conceptual model. Data collection took place between September and October 2024, with participants' responses providing valuable insights into their preferences and behaviors. This process ensured the accuracy and reliability of the data, which will be analyzed in the subsequent stage to test theories and contribute scholarly insights (Kotler & Keller, 2016).

Data Analysis

Structural equation modeling (SEM) analysis was utilized to test the direct influence of hypothesized variables and examine the structural model of causal relationships. The Maximum Likelihood (ML) method was employed for parameter estimation due to its efficiency, consistency, and scale independence. Model fit was evaluated using multiple goodness-of-fit indices, including the Chi-square test, root mean square error of approximation (RMSEA), standard root means square residual (SRMR), goodness-of-fit index (GFI), adjusted goodness-of-fit index (AGFI), and Comparative Fit Index (CFI), with thresholds based on recommendations from Kline (1998), MacCallum &Austin (2000), Savalei & Bentler (2006), Ullman &Bentler (2012), and Hair et al. (2010, 2021).

Result

Descriptive statistics of the variables

The descriptive statistics of the variables (Table 1) indicate that all data meet the criteria for normality based on the guidelines suggested by Kline (2013) and Malhotra, Nunan, and Birks (2020). The mean values range from 4.39 (repurchase behaviors) to 5.41 (consumer attitudes), with standard deviations between 0.630 and 1.165, all below the threshold of 1.96. The skewness values are below 2, ranging from -1.535 (consumer attitudes) to -0.398 (repurchase behaviors), while kurtosis values range from -0.466 (repurchase behaviors) to 3.889 (consumer attitudes), remaining well under the cutoff of 10. These results suggest that the data distribution is appropriate for further statistical analysis.

Variables	Mean	S.D.	skewness	kurtosis
Consumer attitudes (COA)	5.41	0.630	-1.535	3.889
Subjective norms (SUN)	4.72	0.981	-0.446	-0.402
Repurchase intention (RPUI)	4.79	1.012	-0.813	0.308
Repurchase behaviors (RPUH)	4.39	1.165	-0.398	-0.466
Brand trust (BRT)	4.92	0.937	-0.716	0.152

Table 1 Descriptive statistics of the variables

Correlation Analysis

The results of the correlation analysis are presented in Table 2, showing significant relationships among all variables at the 0.01 level. The highest correlation was observed between RPUH and BRT (r = 0.703), indicating a strong positive relationship. Other notable correlations include RPUI with RPUH (r = 0.604) and COA with BRT (r = 0.535). However, the correlations exceeded 0.60 to a degree that would suggest severe multicollinearity concerns. To ensure robustness, tolerance values and variance inflation factors (VIF) were also evaluated.

	COA	SUN	RPUI	RPUH	BRT
COA	1.000				
SUN	0.460**	1.000			
RPUI	0.498**	0.528**	1.000		
RPUH	0.393**	0.583**	0.604**	1.000	
BRT	0.535**	0.461**	0.534**	0.703**	1.000

Table 2: The result of Correlation analysis
** means a statistical significance level of 0.01

The results of the multicollinearity test indicated no multicollinearity issues among the studied variables, as shown in Table 3. The variance inflation factor (VIF) values ranged from 1.644 to 2.636, which are well below the threshold of 10, while the tolerance values ranged from 0.379 to 0.608, exceeding the acceptable minimum of 0.01. This suggests that consumer attitudes (COA), subjective norms (SUN), repurchase intention (RPUI), repurchase behaviors (RPUH), and brand trust (BRT) are independent of each other in the model. These findings align with the recommendations by Hair et al. (2013, 2021) and Malhotra, Nunan, and Birks (2020), ensuring that multicollinearity does not compromise the validity of the regression analysis.

Variables	VIF values	Tolerance values	Meaning
Consumer attitudes (COA)	1.644	0.608	Not Multicollinearity
Subjective norms (SUN)	1.736	0.576	Not Multicollinearity
Repurchase intention (RPUI)	1.875	0.533	Not Multicollinearity
Repurchase behaviors (RPUH)	2.636	0.379	Not Multicollinearity
Brand trust (BRT)	2.358	0.424	Not Multicollinearity

Table 3: The result of multicollinearity testing

Hypothesis Testing

The consistency statistics of the model before and after adjustment, in Table 4, show a significant improvement in fit indicators, indicating that the model fits the data much better after adjustment. Initially, the chi-square value was high at 1141.696 with a significance level of 0.000, showing a poor fit. However, after adjustment, the chi-square dropped to 64.210, and the significance improved to 0.169, which is above the recommended p-value of 0.05, indicating a good fit.

The chi-square/df ratio also improved significantly from 11.649 to 1.088, well within the acceptable range of less than 5.00, showing that the model's complexity was reduced effectively. The RMSEA value decreased from 0.121 to 0.016, indicating a very close fit to the data, as it falls below the recommended threshold of 0.05. Similarly, the SRMR value improved from 0.107 to 0.019, showing better consistency with the observed data.

For the goodness-of-fit indices, GFI increased from 0.816 to 0.989, and AGFI from 0.739 to 0.975, both surpassing the recommended value of 0.90, suggesting an excellent model fit after adjustment. The CFI also showed a marked improvement from 0.886 to 0.999, indicating that the revised model almost perfectly fits the data. Overall, the adjustment resulted in a significant enhancement of the model's consistency with the observed data, meeting all recommended values for the fit indicators.

Fit Indicators	Recommended Value	Before	After
Chi-square	-	1141.696	64.210
Sig.	p>.05	0.000	0.169
df	-	98	59
Chi-square/df	< 5.00	11.649	1.088
RMSEA	< 0.05	0.121	0.016
SRMR	< 0.05	0.107	0.019
GFI	> 0.90	0.816	0.989
AGFI	> 0.90	0.739	0.975
CFI	> 0.90	0.886	0.999

Table 4: The consistency statistics of the model before and after adjustment for SEM

Table 5 presents the structural model assessing Hypothesis 1 through Hypothesis 7, which

examines the relationships between consumer attitudes (COA), subjective norms (SUN), brand trust (BRT), and repurchase intention (RPUI), and their impact on the repurchase behaviors (RPUH) of life insurance products in Thailand. The analysis was conducted by evaluating factor loadings, average variance extracted (AVE), and construct reliability (CR) to ensure the model's validity and reliability.

For convergent validity, the factor loadings of each measurement item were analyzed, showing significant loadings (greater than 0.7 at a 0.01 significance level) for most variables. The AVE values were calculated to assess how much variance in each construct could be explained by its indicators. Following Hair et al. (2010, 2021), an AVE greater than 0.5 is desirable, but some values were slightly below this threshold. For example, the AVE for consumer attitudes (COA) was 0.438, subjective norms (SUN) were 0.369, brand trust (BRT) were at 0.703, and repurchase intention (RPUI) were at 0.494, and repurchase behaviors (RPUH) was 0.445. While these values fall short of 0.5, they still meet the lower acceptable threshold of 0.36 suggested by Farrell and Rudd (2009) and Abdullah, Ling, and Ping (2016), indicating adequate convergent validity.

Construct reliability (CR) was assessed to determine the internal consistency of the measurement model. Hair et al. (2010, 2021) recommends a CR value greater than 0.7, while values above 0.6 are acceptable according to Farrell and Rudd (2009) and Abdullah, Ling, and Ping (2016) for confirmatory factor analysis. The CR values for all constructs met these criteria, with COA at 0.700, SUN at 0.663, RPUI at 0.745, RPUH at 0.706, and BRT at 0.904 confirming acceptable reliability across the model.

The structural model fit indices further supported the validity of the proposed relationships. The chi-square statistic (64.210) with a significance level of 0.169, degrees of freedom (df) of 57, and chi-square/df ratio of 1.088 indicate a good model fit. Additional fit indices such as the Root Mean Square Error of Approximation (RMSEA = 0.016), Standardized Root Mean Square Residual (SRMR = 0.019), Goodness-of-Fit Index (GFI = 0.989), Adjusted Goodness-of-Fit Index (AGFI = 0.975), and Comparative Fit Index (CFI = 0.999) all meet or exceed recommended thresholds, demonstrating that the structural model adequately captures the relationships among the constructs.

Overall, this comprehensive analysis supports the structural validity and reliability of the measurement model, confirming that the hypothesized relationships from Hypotheses 1 to 7 are consistent with the theoretical framework guiding this study.

Measurement	Factor Loading	AVE	CR
COA			
COA 1	0.796**	0.438	0.700
COA 2	0.731**		
COA 3	0.763**		
SUN			
SUN 4	0.708**	0.369	0.663
SUN 2	0.731**		
SUN 3	0.741**		
RPUI			
RPUI 1	0.739**	0.494	0.745
RPUI 2	0.894**		

RPUI 3	0.795**		
RPUH			
RPUH 1	0.790**	0.445	0.706
RPUH 2	0.765**		
RPUH 3	0.755**		
BRT			
BRT 1	0.889**	0.703	0.904
BRT 2	0.797**		
BRT 3	0.892**		
BRT 4	0.769**		
Chi-square = 64.210 Sig. = 0.169 df = 57 Chi-square/df = 1.088			
RMSEA = 0.016 SRMR = 0.019 GFI = 0.989 AGFI = 0.975 CFI = 0.999			

Table 5: The structural model for Hypothesis 1 to Hypothesis 7

** A significant at the 0.01 level

The results from testing Hypotheses 1 to 7, in Table 6 and Figure 5, indicate significant relationships between consumer attitudes, subjective norms, brand trust, repurchase intention, and repurchase behaviors in the life insurance industry in Thailand.

For Hypothesis 1 (H1), the data shows that consumer attitudes significantly influence brand trust, with a high beta coefficient ($\beta = 0.631$) and a T-statistic of 7.755, indicating strong support for this relationship. This suggests that more favorable consumer attitudes towards life insurance are associated with higher levels of trust in the brand.

Hypothesis 2 (H2) finds that consumer attitudes also significantly affect repurchase intention ($\beta = 0.205$, T = 2.942), showing that positive consumer attitudes encourage customers to consider repurchasing the insurance product.

In Hypothesis 3 (H3), subjective norms are shown to positively impact brand trust ($\beta = 0.352$, T = 5.084). This indicates that the social influence and perceived expectations from others play an important role in shaping trust in the life insurance brand.

Hypothesis 4 (H4) reveals that subjective norms also affect repurchase intention ($\beta = 0.286$, T = 4.778), meaning that the influence of social expectations can drive the likelihood of consumers intending to buy the insurance again.

For Hypothesis 5 (H5), brand trust significantly influences repurchase intention ($\beta = 0.211$, T = 6.044), suggesting that when consumers have greater trust in the brand, they are more inclined to repurchase the life insurance product.

Hypothesis 6 (H6) demonstrates that brand trust has a strong effect on actual repurchase behaviors ($\beta = 0.613$, T = 7.746), showing that trusted brands are more likely to experience repeat purchases.

Lastly, Hypothesis 7 (H7) confirms that repurchase intention significantly impacts actual repurchase behaviors ($\beta = 0.585$, T = 7.635), indicating that a stronger intention to repurchase

directly translates into actual buying behavior.

Overall, the findings support the significant roles of consumer attitudes, subjective norms, and brand trust in driving both repurchase intention and behaviors in the life insurance market in Thailand.

The coefficient of determination (R^2) values in Table 7 and Figure 5 can explain how much variation in the endogenous constructs can be accounted for by the predictor variables. The R^2 value for the effect of consumer attitudes and subjective norms on brand trust is 0.384. This means that 38.4% of the variation in brand trust in the life insurance market in Thailand can be explained by consumer attitudes and subjective norms, suggesting a moderate level of influence.

Similarly, the combined effect of consumer attitudes, subjective norms, and brand trust on repurchase intention has an R^2 value of 0.328. This indicates that 32.8% of the variation in repurchase intention is explained by these factors, demonstrating a meaningful, yet less substantial impact compared to the first relationship.

Finally, the R^2 for the effect of brand trust and repurchase intention on actual repurchase behaviors is 0.740. This higher value shows that 74% of the variation in repurchase behaviors can be attributed to brand trust and repurchase intention, indicating a strong predictive power. Overall, these findings highlight that brand trust and repurchase intention play a more significant role in driving repurchase behaviors compared to the effects seen in earlier stages of the model.
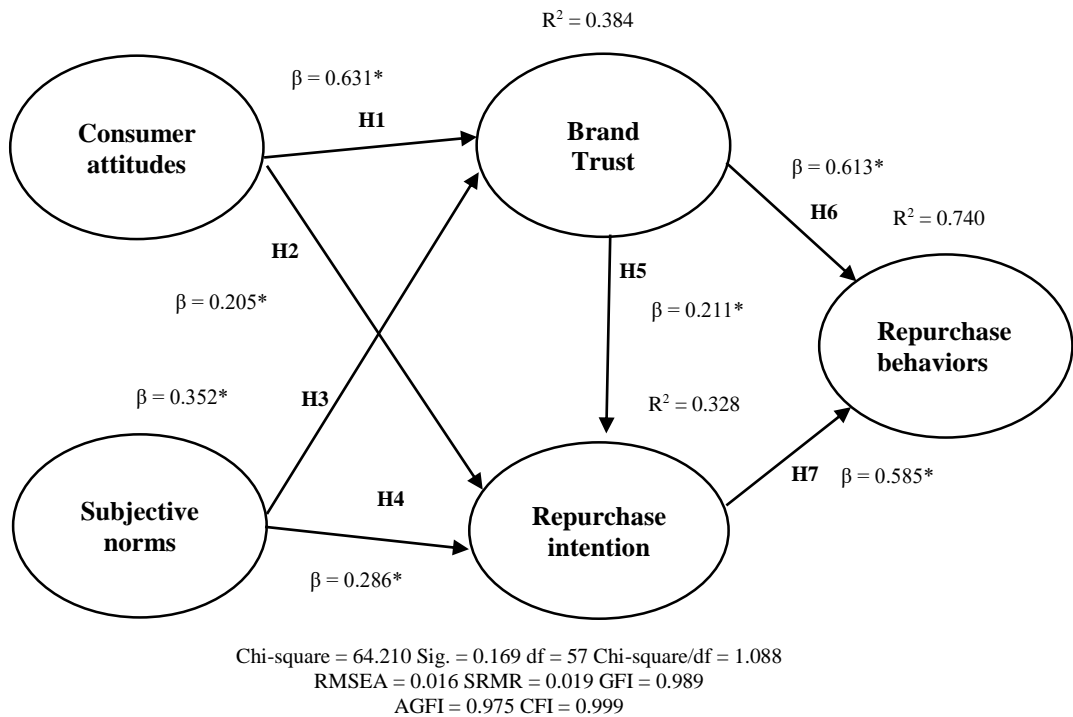
Hypothesis	β	Standard error	T-statistic	Hypothesis test results
Hypothesis 1 (H1): Consumer attitudes have an effect on brand trust in the consumer life insurance business in Thailand.	0.631*	0.081	7.755	Supported
Hypothesis 2 (H2): Consumer attitudes have an effect on the repurchase intention in the consumer life insurance business in Thailand. insurance business in Thailand.	0.205*	0.070	2.942	Supported
Hypothesis 3 (H3): Subjective norms have an effect on brand trust in the consumer life insurance business in Thailand.	0.352*	0.069	5.084	Supported
Hypothesis 4 (H4): Subjective norms have an effect on the repurchase intention in the consumer life insurance business in Thailand.	0.286*	0.060	4.778	Supported
Hypothesis 5 (H5): Brand trust have an effect on the repurchase intention in the consumer life insurance business in Thailand.	0.211*	0.035	6.044	Supported
Hypothesis 6 (H6): Brand trust has an effect on repurchase behaviors in the consumer life insurance business in Thailand.	0.613*	0.045	7.746	Supported
Hypothesis 7 (H7): Repurchase intention has an effect on repurchase behaviors in the consumer life	0.585*	0.055	7.635	Supported

Table 6 Hypothesis 1 to Hypothesis 7 testing results

Constructs	R^2
Consumer attitudes and subjective norms have an effect on brand trust in the consumer life insurance business in Thailand.	0.384
Consumer attitudes, subjective norms and brand trust have an effect on repurchase intention in the consumer life insurance business in Thailand.	0.328
Brand trust and repurchase intention an effect on repurchase behaviors in the consumer life insurance business in Thailand.	0.740

Table 7 Coefficient of determinations of endogenous constructs for SEM of hypothesis 1 to hypothesis 7 testing

Chi-square = 64.210 Sig. = 0.169 df = 57 Chi-square/df = 1.088
RMSEA = 0.016 SRMR = 0.019 GFI = 0.989
AGFI = 0.975 CFI = 0.999

* A significant at the 0.05 level

Figure 5 Hypothesis 1 to Hypothesis 7 testing results

The result of Hypothesis 8 through Hypothesis 13 presented in Table 8; Figure 6 and Figure 7 indicate that brand trust and repurchase intention serve as the mediator between consumer attitudes, subjective norms and repurchase behaviors in the consumer life insurance business in Thailand.

Hypothesis	Path		β	Standard error	T-statistic	Hypothesis test results
Hypothesis 8 (H8): The relationship between consumer attitudes to repurchase behaviors will mediate by brand trust in the consumer life insurance business in Thailand.	COA	➝BRT	0.581*	0.063	4.572	**Supported**
	BRT	➝RPUH	0.774*	0.053	5.346	
Hypothesis 9 (H9): The relationship between subjective norms to repurchase behaviors will mediate by brand trust in the consumer life insurance business in Thailand.	SUN	➝BRT	0.533*	0.045	5.525	**Supported**
	BRT	➝RPUH	0.742*	0.052	6.083	
Hypothesis 10 (H10): The relationship between consumer attitudes to repurchase behaviors will mediate by repurchase intention in the consumer life insurance business in Thailand.	COA	➝RPUI	0.589*	0.058	3.657	**Supported**
	RPUI	➝RPUH	0.745*	0.066	3.342	
Hypothesis 11 (H11): The relationship between subjective norms to repurchase behaviors will mediate by repurchase intention in the consumer life insurance business in Thailand	SUN	➝RPUI	0.536*	0.03	2.413	**Supported**
	RPUI	➝RPUH	0.614*	0.067	2.494	
Hypothesis 12 (H12): The relationship between consumer attitudes to repurchase behaviors will mediate by brand trust and repurchase intention in the consumer life insurance business in Thailand.	COA	➝ BRT	0.647*	0.063	4.541	**Supported**
	BRT	➝RPUI	0.321*	0.037	7.401	
	RPUI	➝RPUH	0.555*	0.06	1.686	
Hypothesis 13 (H13): The relationship between subjective norms to repurchase behaviors will mediate by brand trust and repurchase intention in the consumer life insurance business in Thailand.	SUN	➝BRT	0.368*	0.036	9.152	**Supported**
	BRT	➝RPUI	0.696*	0.03	6.147	
	RPUI	➝RPUH	0.938*	0.101	2.238	

Table 8 Hypothesis 8 to Hypothesis 13 testing results
* A significant at the 0.05 level

The analysis of Hypotheses 8 through 13 reveals that brand trust and repurchase intention serve as key mediators in the relationship between consumer attitudes, subjective norms, and repurchase behaviors within Thailand's life insurance sector. For Hypothesis 8, consumer attitudes were found to significantly enhance brand trust ($\beta = 0.581$, T = 4.572), which, in turn, had a substantial positive impact on repurchase behaviors ($\beta = 0.774$, T = 5.346). The model fit indices—Chi-square (24.995, p = 0.297), RMSEA (0.014), and CFI (0.999)—indicated an excellent model fit, affirming the mediating role of brand trust in the connection between consumer attitudes and repurchase behaviors.

Regarding Hypothesis 9, subjective norms exhibited a significant positive influence on brand trust ($\beta = 0.533$, T = 5.525), which subsequently showed a strong effect on repurchase behaviors ($\beta = 0.742$, T = 6.083). The model fit indices, including Chi-square (15.477, p = 0.279), RMSEA (0.014), and CFI (0.999), supported the robust mediating role of brand trust, demonstrating that both consumer attitudes and subjective norms contribute to repurchase behaviors through the

channel of brand trust.

For Hypotheses 10 and 11, repurchase intention emerged as a crucial mediator. Consumer attitudes were shown to significantly affect repurchase intention ($\beta = 0.589$, T = 3.657), which then strongly influenced repurchase behaviors ($\beta = 0.745$, T = 3.342). Similarly, subjective norms significantly impacted repurchase intention ($\beta = 0.536$, T = 2.413), which, in turn, influenced repurchase behaviors ($\beta = 0.614$, T = 2.494). These mediation pathways were validated by fit indices, such as RMSEA (0.014) and CFI (0.999), confirming that repurchase intention effectively translates consumer attitudes and subjective norms into actionable behaviors.

Finally, in Hypotheses 12 and 13, the combined mediating roles of brand trust and repurchase intention were examined. Consumer attitudes significantly influenced brand trust ($\beta = 0.647$, T = 4.541), which positively affected repurchase intention ($\beta = 0.321$, T = 7.401) and, subsequently, repurchase behaviors ($\beta = 0.555$, T = 1.686). Similarly, subjective norms showed comparable mediation pathways, underscoring the dual mediating effects of brand trust and repurchase intention in enhancing repeat purchase behaviors. These findings confirm that both brand trust and repurchase intention are critical components in fostering consumer loyalty and driving repeat purchase actions.
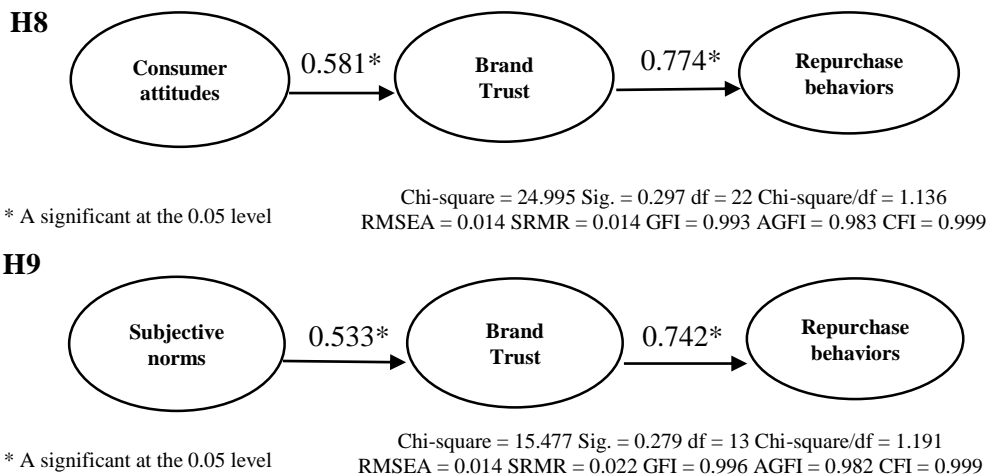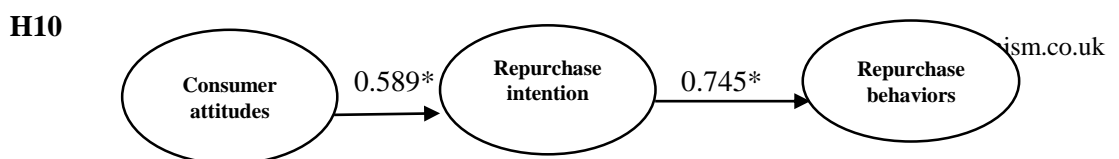
H8

* A significant at the 0.05 level

Chi-square = 24.995 Sig. = 0.297 df = 22 Chi-square/df = 1.136
RMSEA = 0.014 SRMR = 0.014 GFI = 0.993 AGFI = 0.983 CFI = 0.999

H9

* A significant at the 0.05 level

Chi-square = 15.477 Sig. = 0.279 df = 13 Chi-square/df = 1.191
RMSEA = 0.014 SRMR = 0.022 GFI = 0.996 AGFI = 0.982 CFI = 0.999

Figure 6 Hypothesis 8 to Hypothesis 9 testing results

H10

H1

Chi-square = 51.872 Sig. = 0.119 df = 41 Chi-square/df = 1.265
RMSEA = 0.019 SRMR = 0.022 GFI = 0.989 AGFI = 0.976 CFI = 0.999

* A significant at the 0.05 level

H1

Chi-square = 35.256 Sig. = 0.317 df = 32 Chi-square/df = 1.102
RMSEA = 0.012 SRMR = 0.028 GFI = 0.993 AGFI = 0.980 CFI = 0.999
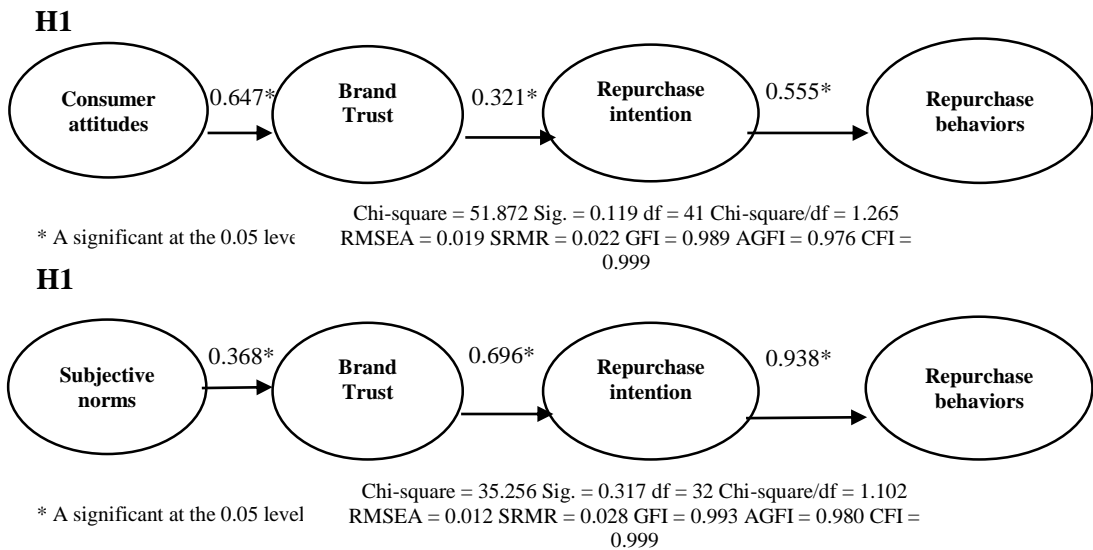
* A significant at the 0.05 level

Figure 7 Hypothesis 10 to Hypothesis 13 testing results

Discussion

The findings from this study provide significant insights into the relationships between consumer attitudes, subjective norms, brand trust, repurchase intention, and repurchase behaviors in the context of Thailand's life insurance industry. Each hypothesis reveals a nuanced understanding of how these factors interact to shape consumer decisions and behaviors, ultimately contributing to the long-term success of life insurance providers.

The results of hypothesis 1 confirm that consumer attitudes significantly influence brand trust in the Thai life insurance sector. Consistent with prior studies (Jung, Kim, & Kim, 2014; Kim, Kim, & Lee, 2019; Moorthy et al., 2022), the study highlights that positive consumer attitudes—comprising cognitive evaluations and emotional responses—enhance trust in the brand. Factors

such as health consciousness, insurance literacy, and awareness of information asymmetry emerge as critical determinants. When consumers perceive accessible information, clear policy terms, and transparent communication, they develop a sense of security, reinforcing their trust in the brand. This underscores the importance of fostering informed and confident consumers to build and maintain brand trust.

The findings of hypothesis 2 also show that consumer attitudes influence repurchase intention, in line with research by Abzari et al. (2014), Lim et al. (2017), and Matin et al. (2021). Positive attitudes toward life insurance products strengthen the likelihood of repurchase by shaping favorable perceptions of product accessibility, quality, and user experience. Personal health consciousness, insurance literacy, and awareness of information asymmetry again play pivotal roles, highlighting the importance of addressing these dimensions to nurture consumer loyalty. Consumers with positive attitudes are more likely to feel satisfied and confident in their initial purchase, which fosters repeat purchases and long-term engagement with the insurer.

The study of hypothesis 3 further establishes that subjective norms significantly impact brand trust, aligning with previous research (Kim, Kim, & Shin, 2009; Azizi, 2014; Yasa et al., 2022). Social influences from family, friends, and societal expectations shape consumers' perceptions of credibility and reliability in life insurance brands. This finding highlights the role of social validation in building trust, as consumers are more likely to trust brands endorsed by their close social networks. Life insurance providers can leverage these insights by creating campaigns that appeal to family-oriented and community-focused values, aligning their offerings with societal expectations to enhance trustworthiness.

The effect of subjective norms on repurchase intention for hypothesis 4 is similarly significant, supporting prior literature (Ham, Jeger, & Ivkovic, 2015; Hasan & Suciarto, 2020; Gupta, 2021). Social pressure from influential groups such as family, peers, and community leaders motivate consumers to maintain or renew their life insurance policies. Personal norms, or internalized beliefs about responsible behavior, also reinforce repurchase intention. This finding suggests that life insurance companies should emphasize the social and moral value of maintaining coverage, positioning their products as integral to responsible and community-aligned decision-making.

The results of hypothesis 5 to 7 confirm that brand trust significantly affects both repurchase intention and repurchase behaviors, consistent with previous studies (Herbst et al., 2012; Cuong, 2020; Wang & Li, 2022). Trust functions as a cornerstone in the decision-making process, reducing perceived risks and increasing consumer confidence. Repurchase intention serves as a bridge between trust and actual behaviors, reflecting consumers' commitment to maintaining their relationship with a trusted provider. This connection is critical in the life insurance industry, where long-term relationships and financial stability are paramount. By fostering transparency, ethical practices, and dependable service, insurers can strengthen trust and, consequently, encourage repeat purchases, cross-buying, and word-of-mouth recommendations.

The findings from Hypotheses 8 through 13 collectively underscore the pivotal roles of brand trust and repurchase intention as mediating variables in the relationship between consumer attitudes, subjective norms, and repurchase behaviors within Thailand's life insurance sector, supporting prior literature of Wee et al. (2014), Aungatichart, Fukushige, and Aryupong (2020),

Pena-Garcia et al. (2020b), Wijekoon and Sabri (2021), Roseira et al. (2022), Wang and Li (2022), and Xu et al. (2022). For Hypothesis 8, it was evident that positive consumer attitudes significantly influence repurchase behaviors through brand trust, which serves as a key intermediary by fostering confidence and loyalty to the life insurance brand. Similarly, Hypothesis 9 revealed that subjective norms, shaped by social and familial expectations, affect repurchase behaviors indirectly through brand trust, as trust mitigates perceived risks and enhances consumers' likelihood of acting on social pressures. Hypotheses 10 and 11 further demonstrated that repurchase intention acts as a critical mediator, converting positive consumer attitudes and subjective norms into concrete purchasing actions. Consumer attitudes, influenced by factors such as health consciousness and insurance literacy, shape repurchase intention, which subsequently drive behaviors like policy renewal and loyalty. Likewise, subjective norms impact repurchases intentions by creating a social framework of expectations, which, when internalized, lead to tangible behaviors. Finally, Hypotheses 12 and 13 highlighted the combined mediation roles of brand trust and repurchase intention, forming an influence chain that converts favorable attitudes and social norms into sustained repurchase behaviors. Brand trust, established through consistent performance, ethical practices, and financial stability, enhances repurchase intention by reinforcing consumers' confidence in the brand, which translates into loyalty behaviors such as cross-buying, word-of-mouth recommendations, and resistance to competitors. Together, these findings reinforce the importance of both brand trust and repurchase intention in bridging the gap between consumer attitudes, subjective norms, and repurchase behaviors, ultimately fostering long-term loyalty in the competitive life insurance market in Thailand.

Additionally, this research findings highlight significant generational differences in the repurchase behaviors of Gen X and Gen Y in Thailand's life insurance market, particularly regarding the mediating role of brand trust. While brand trust is a pivotal factor for both groups, its influence is markedly distinct between the generations. For Gen X, consumer attitudes and subjective norms do not directly drive repurchase intention; instead, these elements influence repurchase behaviors indirectly through brand trust. Gen X consumers, born between the mid-1960s and early 1980s, prioritize stability, loyalty, and reliability in their purchasing decisions. Their decision-making process emphasizes building a trust-based connection with a brand, which acts as a bridge between their attitudes, subjective norms, and repurchase intention. This trust amplifies their likelihood of repurchasing, as it reassures them of the brand's long-term reliability and alignment with their expectations. In contrast, Gen Y consumers, born between the early 1980s and late 1990s, exhibit a more direct relationship between consumer attitudes, subjective norms, and repurchase intention, with less reliance on brand trust as a mediating factor. For Gen Y, positive attitudes and social norms alone are often sufficient to drive repurchase decisions, reflecting their preference for convenience, trends, and social relevance over long-term brand loyalty. While brand trust reinforces their repurchase intention when present, it plays a secondary role compared to their immediate perceptions and social influences. This generation is more open to exploring new brands and switching to options that align with their current values or trends. The differences between these generations underscore how brand trust serves as a critical mediator for Gen X, fostering loyalty and consistent repurchase behaviors, whereas Gen Y's repurchase decisions are shaped more by novelty and social trends. These contrasting behavioral patterns reveal the distinct priorities and expectations of each generation, shaped by their unique attitudes and societal norms, and provide valuable insights into tailoring marketing strategies for these demographic groups in Thailand's competitive life insurance market.

Overall, the findings underscore the interconnected nature of consumer attitudes, subjective norms, brand trust, repurchase intention, and repurchase behaviors. By addressing these dimensions holistically, life insurance providers in Thailand can enhance customer loyalty, drive repurchase behaviors, and sustain long-term growth in a competitive market.

Conclusion

The findings of this study reveal the significant roles of consumer attitudes, subjective norms, and brand trust in influencing repurchase intention and behaviors in Thailand's life insurance market. Consumer attitudes and subjective norms strongly shape brand trust, which, in turn, plays a pivotal role in fostering repurchase intention and actual behaviors. The results highlight that brand trust and repurchase intention collectively explain a substantial portion of the variance in repurchase behaviors, underscoring their importance in driving customer loyalty. These insights suggest that life insurance providers in Thailand should prioritize strategies that enhance trust through transparent communication, consistent service quality, and alignment with consumer expectations, thus encouraging repeat purchases and fostering long-term relationships. These findings contribute to understanding consumer decision-making and provide actionable recommendations for sustaining competitive advantage in the life insurance industry.

Implementation

Insurance companies should prioritize consumer education to improve attitudes toward life insurance products. Clear and accessible information about the benefits, terms, and value of life insurance can help consumers develop positive perceptions and reduce misconceptions. Providing workshops, webinars, and online tools that align with consumer needs can foster trust and encourage repurchase intention. These efforts are particularly relevant in a market like Thailand, where trust and understanding significantly impact consumer behavior.

Insurance providers should leverage subjective norms by emphasizing social validation in their marketing campaigns. Testimonials from trusted individuals or influencers and community-based endorsements can enhance the perceived social value of owning life insurance policies. Incorporating culturally relevant messages, such as ensuring financial security for loved ones, resonates with the Thai cultural emphasis on family and social responsibility. These approaches can positively influence repurchase intention and behaviors.

Developing brand trust should remain a cornerstone of business strategies. Companies must ensure transparent communication, ethical practices, and consistent service quality to build long-term consumer relationships. Providing seamless customer support and addressing complaints promptly are essential to maintaining trust. Moreover, digital platforms should prioritize cybersecurity to alleviate consumer concerns about data privacy, which is critical in the digital transformation era. These measures can strengthen customer loyalty and drive repurchase behaviors.

The findings on generational differences in brand trust and repurchase behaviors provide important theoretical implications for the Theory of Reasoned Action (TRA), suggesting that

demographic factors, particularly generational distinctions, influence the relationships between attitudes, norms, and behavioral intentions. For Gen X, brand trust mediates these relationships, emphasizing stability and long-term connections, while for Gen Y, the direct link between attitudes, norms, and intentions highlights a more fluid and trend-driven decision-making process. These insights indicate that integrating generational dynamics into the TRA framework can enhance its relevance, offering a more nuanced understanding of consumer behavior and enabling age-specific strategies that align with each cohort's unique values and expectations.

Future Research

Future research should explore the role of emotional factors in shaping consumer attitudes and their subsequent impact on brand trust and repurchase behaviors in the life insurance industry. While this study highlights the influence of cognitive attitudes and social norms, emotional dimensions such as fear, security, and satisfaction have not been fully examined. Investigating these emotional aspects can provide a more comprehensive understanding of consumer behavior, especially in contexts where life insurance products serve both financial and psychological purposes. Such studies could employ qualitative approaches, such as in-depth interviews or focus groups, to complement quantitative findings and uncover nuanced insights into consumer decision-making.

Another area for future research is the examination of digital transformation's impact on repurchase behaviors in the life insurance sector. This study has primarily focused on traditional determinants of consumer behavior; however, the growing role of digital platforms and technologies in shaping consumer interactions warrants further investigation. Future studies could analyze how factors such as online reviews, digital service quality, and cybersecurity influence brand trust and repurchase intention. Longitudinal studies could also track changes in consumer behavior over time, particularly as digital adoption accelerates in emerging markets like Thailand.

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